

EXHIBIT “A”

April 27, 2006

SUNOK LEE
14646 26ST AVE #2
FLUSHING, NY 11354-1426

076-62-7979

RE Defaulted Student Loan(s)
SSN XXX-XX-7979
EMPLOYER NU-VALET CLEANERS
TOTAL AMOUNT CURRENTLY OWING \$ 28,937.19
(This amount includes principal, interest and projected collection costs.)

NOTICE PRIOR TO WAGE WITHHOLDING

You are given notice that Educational Credit Management Corporation (ECMC), pursuant to Federal Law (Public Law 102-164, 20 USC 1095a et seq.), will order your employer to immediately withhold money from your pay (a process known as "wage garnishment") for payment of your defaulted student loan(s) unless you take the action set forth in this Notice.

You must establish a written repayment agreement with ECMC within thirty (30) days of the date of this Notice. Otherwise, ECMC will proceed to collect this debt through deductions from your pay. Unless you act within thirty (30) days of the date of this Notice, your employer will be ordered to deduct from your wages an amount equal to no more than ten percent (10%) of your disposable pay for each pay period, or the amount permitted by 15 U.S.C. 1673 (unless you give ECMC written consent to deduct a greater amount) to repay your student loan(s) held by ECMC. Disposable pay includes pay remaining after all deductions required by law have been withheld (such as social security, federal and state income taxes). Your employer will be ordered to deduct this amount no later than the first pay period which occurs after the date on which the Order of Withholding was issued, and will be ordered to deduct this amount each time you are paid until your debt is paid in full. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

You have the following rights regarding this action:

- You have an opportunity to inspect and/or request copies of ECMC's records relating to your debt. Basic information about your debt will be provided free of charge along with our response to your hearing request. All requests for documentation must be in writing. Telephone requests will not be honored. Please note that a request for documents, by itself, will not prevent garnishment of your wages.
- You have the opportunity to avoid wage garnishment by immediately remitting the balance in full or by entering into a written repayment agreement with ECMC to establish a satisfactory schedule for the repayment of this debt. To obtain information on entering into a repayment agreement, call ECMC at 1-800-780-7997, or (651) 221-0037, e-mail collections@ecmc.org or WebSite www.ecmc.org

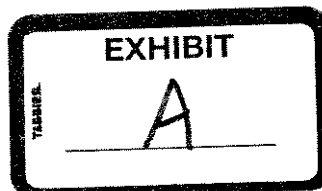


EXHIBIT “B”

June 6, 2006

NU-VALET CLEANERS
415 E 37TH ST
ATTN PAYROLL
NEW YORK, NY 10016-

RE: Student Loan Debt

ORDER OF WITHHOLDING FROM EARNINGS

Pursuant to authority granted Educational Credit Management Corporation (ECMC) by Federal Law (Public Law 102-164, 20 U S C '1095a et seq), you, the employer of the debtor named below, **are hereby ordered and directed** to withhold income from the debtor's disposable pay from this employment for payment of defaulted student loan(s) until the amount set forth below, plus all further accrued interest, is fully paid as follows

DEBTOR: SUNOK LEE

ADDRESS: 14646 26ST AVE #2
FLUSHING, NY 11354-1426

SSN: 076627979

Total Amount Currently Due: \$29,061 74

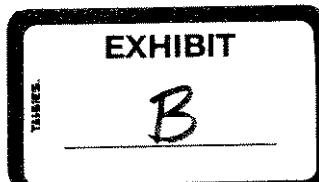
This Order of Withholding is issued on June 6, 2006

ECMC Federal Tax I.D. #: 41-1778617

The employer **shall deduct and pay** ECMC an amount that does not exceed ten percent (10%) of the debtor's disposable pay for each pay period or the amount permitted by 15 U S C '1673, unless the debtor provides ECMC with written consent to deduct a greater amount

As the employer, you must comply with this law, which supersedes all state laws governing wage garnishment. Garnishment must begin on the first pay period following the receipt of this notice. **You must respond to this notice by completing and returning the enclosed form to our office within ten (10) business days.** If the employee is no longer employed by you, please indicate that on the form

AWG



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If you fail to comply with this Order, ECMC may sue you in a state or federal court to recover any amount that you failed to withhold, as well as attorney fees, litigation costs, and at the court's discretion, punitive damages.

In the event employment is terminated, you, as the employer, are required to complete and forward a **Notice of Change of Employment** to our office.

If you have any questions regarding this matter, please call 1-800-780-7997 or (651) 221-0037. Please make all payments payable to ECMC and include the Social Security number of the employee on the payment.

Send all amounts withheld on each regular payday, no less frequently than once a month, to:

**ECMC
Lockbox #7096
P.O. BOX 75848
ST. PAUL, MN 55175-0848**

Federal Tax I.D. #: 41-1778617

EDUCATIONAL CREDIT MANAGEMENT CORPORATION

Enclosures: Employer Acknowledgment of Wage Withholding
Department of Education Letter listing Guarantors authorized to issue Wage
Garnishment Withholding Orders
Handbook for Employers
Selfaddressed and stamped envelope

EXHIBIT “C”

August 8, 2006

NU-VALET CLEANERS
415 E 37TH ST
ATTN PAYROLL
NEW YORK, NY 10016-

RE: Student Loan(s) of SUNOK LEE
SSN/LOAN #: 076627979
BALANCE: \$29,090 54
ECMC FEDERAL TAX I.D. #: 41-1778617

**SECOND NOTICE OF ORDER OF
WITHHOLDING FROM EARNINGS**

Dear Director of Payroll

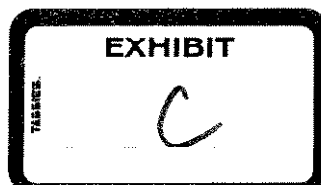
Educational Credit Management Corporation (ECMC) previously issued an **Order of Withholding** requiring the employer to withhold a percentage of the above-mentioned debtor's wage for payment of a defaulted student loan(s). Our records indicate this company employs this debtor.

ECMC's records reflect that as of the date of this Second Notice, we have not received the wage withholding payments the **Order of Withholding** requires the employer to make.

This **Second Notice of Order of Withholding from Earnings** is issued on August 8, 2006. If you have any questions regarding the **Second Notice of the Wage Withholding** process, call ECMC at 1-800-780-7997 or (651) 221-0037.

Under Federal law, ECMC may sue any employer who fails to withhold wages after receipt of an **Order of Withholding**. If ECMC is forced to file suit, it is entitled to seek not just the amount an employer fails to withhold, but also attorney fees, costs, and punitive damages.

Unless your withholding payment is received by ECMC within thirty (30) days after the issuance of this Second Notice, ECMC must review the matter for legal action.



REC'D P. ECMC 12/19/2006



December 13, 2006

NU-VALET CI FANERS
Attention Payroll/MATTY
415 E 37TH ST
NEW YORK, NY 10016

RE: Student Loan(s) of SUNOK LEE
SSN/LOAN #. 076627979
BALANCE: \$29,201.94
ECMC FEDERAL TAX I.D. #. XXXXXXXX

SECOND NOTICE OF ORDER OF WITHHOLDING FROM EARNINGS

Dear Director of Payroll

Educational Credit Management Corporation (ECMC) previously issued an **Order of Withholding** requiring the employer to withhold a percentage of the above-mentioned debtor's wage for payment of a defaulted student loan(s). Our records indicate this company employs this debtor.

ECMC's records reflect that as of the date of this Second Notice, we have not received the wage withholding payments the **Order of Withholding** requires the employer to

This **Second Notice of Order of Withholding from Earnings** is issued on December 13, 2006. If you have any questions regarding the **Second Notice of the Wage Withholding** process, call ECMC at 1-800-780-7997 or (651) 221-0037.

Under Federal law, ECMC may **sue any employer who fails to withhold wages after receipt of an Order of Withholding**. If ECMC is forced to file suit, it is entitled to seek not just the amount an employer fails to withhold, but also attorney fees, costs, and punitive damages.

Unless your withholding payment is received by ECMC within thirty (30) days after the issuance of this **Second Notice**, ECMC must review the matter for legal action.

EXHIBIT “D”



ECMC is an ECMC Group company.

April 5, 2007

Nu-Valet Cleaners
415 East 37th Street
New York, New York 10016

RE: Order of Withholding from Earnings for Sunok Lee

Dear Sir or Madam:

PLEASE BE ADVISED that the Educational Credit Management Corporation ("ECMC") is prepared to file a lawsuit against Nu-Valet Cleaners for failure to comply with the above-referenced Order of Withholding From Earnings ("Order"), which was mailed on June 6, 2006. A copy of the Order previously sent is enclosed.

Pursuant to 20 U.S.C. § 1095a and 34 C.F.R. § 682.410(b) (9), you are required to remit ten percent (10%) of Sunok Lee's disposable income, or a lesser amount, if required by 15 U.S.C. § 1673. To date, notwithstanding repeated notices, you have refused to comply with the law. Accordingly, ECMC has retained local counsel and is prepared to file a lawsuit against you to recover all amounts you have failed to withhold, plus attorney fees, costs and if warranted punitive damages as authorized by 20 U.S.C. § 1095a(a)(6).

You must contact me by April 19, 2007 to make acceptable arrangements regarding the above-referenced Order. Failure to do so will result in appropriate legal action being taken against you. I look forward to hearing from you regarding the informal resolution of this matter.

Sincerely,

TROY GUNDERMAN
Associate Attorney
(651) 325-3252

EXHIBIT

D